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7 Attorney for Debtors

8 UNITED STATES BANKRUPTCY COURT  
9 EASTERN DISTRICT OF CALIFORNIA  
10

11 IN RE:

Case Number: 16-22780-C-7  
Motion Number: JJC-1

12 ANDREW JAMES ANDERSON and  
13 KIMBERLY DAWN ANDERSON,

EXHIBITS IN SUPPORT OF  
MOTION TO AVOID LIEN  
OF SIERRA CENTRAL CREDIT UNION

14  
15 Debtors.

Date: April 15, 2020  
Time: 10:00 a.m.  
Courtroom: 35

16 \_\_\_\_\_ /  
17  
18 Debtors submit the following in support of their Motion to Avoid Lien:

19 Exhibit "A": Schedules A/B, Schedule C

20 Exhibit "B": Abstract of Judgment recorded in this matter.  
21

22 Dated: 3/5/2020

/s/ Julius J. Cherry

23 JULIUS J. CHERRY  
24 Glazer and Cherry  
25 Attorneys for Debtors  
26  
27  
28

Exhibit “A”

Filed 04/29/16

Case 16-22780

Doc 1

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**Fill in this information to identify your case and this filing:**

Debtor 1	Andrew James Anderson		
	First Name	Middle Name	Last Name
Debtor 2	Kimberly Dawn Anderson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION			
Case number _____			

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

629 Jacobs St

Street address, if available, or other description

Marysville	CA	95901-4451
City	State	ZIP Code

Yuba

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
\$179,281.00	\$179,281.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Joint Tenancy Grant Deed

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ Check if this is community property (see instructions)

**Other information you wish to add about this item, such as local property identification number:**

Parcel Number: 008-311-018-000,  
Full Value Basis: Zillow April 2016,  
Bankruptcy Estate Value Basis: Full value less \$ 14,342.00 cost of sale at six percent realtor commission plus two percent other costs: \$ 164,939.00

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=&gt;

\$179,281.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

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## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: Ford  
 Model: F-250  
 Year: 1999  
 Approximate mileage: 262,000  
 Other information:

VIN: 1FTNX21F7XEC05344,  
 Value Basis: Condition, Kelley  
 Blue Book valuation system,  
 advertised prices of similar  
 vehicles, and the cost to refurbish  
 to a condition whereby it could be  
 sold by a retail merchant,  
 Location: 629 Jacobs St,  
 Marysville CA 95901-4451

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
entire property?Current value of the  
portion you own?\$2,607.00\$2,607.00

3.2 Make: Mazda  
 Model: Six i Sedan 4D  
 Year: 2005  
 Approximate mileage: 112,000  
 Other information:

VIN: 1 YVHP84C555M19547,  
 Value Basis: Condition, Kelley  
 Blue Book valuation system,  
 advertised prices of similar  
 vehicles, and the cost to refurbish  
 to a condition whereby it could be  
 sold by a retail merchant,  
 Location: 629 Jacobs St,  
 Marysville CA 95901-4451

## Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
entire property?Current value of the  
portion you own?\$3,182.00\$3,182.00

3.3 Make: Toyota  
 Model: Xtra Cab  
 Year: 1993  
 Approximate mileage: 216,000  
 Other information:

VIN: JT4VN13D9P5109808,  
 Value Basis: Condition, Kelley  
 Blue Book valuation system,  
 advertised prices of similar  
 vehicles, and the cost to refurbish  
 to a condition whereby it could be  
 sold by a retail merchant,  
 Location: 629 Jacobs St,  
 Marysville CA 95901-4451,  
 One-half ownership with son  
 Robert Anderson.

## Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☒ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
entire property?Current value of the  
portion you own?\$1,855.00\$927.50

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Debtor 2 Kimberly Dawn Anderson

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**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories☐ No☒ Yes4.1 Make: Sea EagleModel: Inflatable 12.6 SRYear: 2005

Other information:

HIN: LES840071505,  
Value Basis: Condition,  
advertised prices of similar  
vessels, and the cost to refurbish  
to a condition whereby it could be  
sold by a retail merchant,  
Location: 629 Jacobs St,  
Marysville CA 95901-4451

**Who has an interest in the property?** Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ **Check if this is community property**  
(see instructions)Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.***Current value of the  
entire property?****Current value of the  
portion you own?**\$500.00\$500.004.2 Make: Jay Flight by JaycoModel: Camping TrailerYear: 2013

Other information:

VIN: 1UJ8J0BKXD78P0114,  
Value Basis: Condition, NADA  
Guide valuation system,  
advertised prices of similar  
vehicles, and the cost to refurbish  
to a condition whereby it could be  
sold by a retail merchant,  
Location: 629 Jacobs St,  
Marysville CA 95901-4451

**Who has an interest in the property?** Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ **Check if this is community property**  
(see instructions)Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.***Current value of the  
entire property?****Current value of the  
portion you own?**\$15,695.00\$15,695.004.3 Make: MercuryModel: 15MLYear: 2005

Other information:

Outboard motor,  
Two Stroke,  
Location: 629 Jacobs St,  
Marysville CA 95901-4451

**Who has an interest in the property?** Check one☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ **Check if this is community property**  
(see instructions)Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.***Current value of the  
entire property?****Current value of the  
portion you own?**\$845.00\$845.004.4 Make: C&B Quality Trailer  
Works

Model: \_\_\_\_\_

Year: 2006

Other information:

Dump hauler trailer,  
6' x 10'

**Who has an interest in the property?** Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ **Check if this is community property**  
(see instructions)Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.***Current value of the  
entire property?****Current value of the  
portion you own?**\$2,000.00\$2,000.00

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Debtor 2 Kimberly Dawn Anderson

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<p>4.5 Make: <u>Mirage Ent.</u></p> <p>Model: _____</p> <p>Year: <u>2005</u></p> <p>Other information: <u>Enclosed cargo trailer, 6' x 10'</u></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td style="text-align: right;"><b>Current value of the entire property?</b></td> <td style="text-align: right;"><b>Current value of the portion you own?</b></td> </tr> <tr> <td style="text-align: right;"><u>\$1,800.00</u></td> <td style="text-align: right;"><u>\$1,800.00</u></td> </tr> </table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$1,800.00</u>	<u>\$1,800.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$1,800.00</u>	<u>\$1,800.00</u>					

<p>4.6 Make: <u>C&amp;B Quality Trailer Works</u></p> <p>Model: _____</p> <p>Year: <u>2005</u></p> <p>Other information: <u>Flatbed trailer, 7' x 18'</u></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td style="text-align: right;"><b>Current value of the entire property?</b></td> <td style="text-align: right;"><b>Current value of the portion you own?</b></td> </tr> <tr> <td style="text-align: right;"><u>\$1,800.00</u></td> <td style="text-align: right;"><u>\$1,800.00</u></td> </tr> </table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$1,800.00</u>	<u>\$1,800.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$1,800.00</u>	<u>\$1,800.00</u>					

<p>4.7 Make: _____</p> <p>Model: _____</p> <p>Year: _____</p> <p>Other information: <u>Home built utility trailer, 5' x 8'</u></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td style="text-align: right;"><b>Current value of the entire property?</b></td> <td style="text-align: right;"><b>Current value of the portion you own?</b></td> </tr> <tr> <td style="text-align: right;"><u>\$100.00</u></td> <td style="text-align: right;"><u>\$100.00</u></td> </tr> </table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$100.00</u>	<u>\$100.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$100.00</u>	<u>\$100.00</u>					

<p>5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;</p>	<p><u>\$29,456.50</u></p>
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**Part 3: Describe Your Personal and Household Items**

<p>Do you own or have any legal or equitable interest in any of the following items?</p>		<p><b>Current value of the portion you own?</b> Do not deduct secured claims or exemptions.</p>
<p>6. Household goods and furnishings <i>Examples: Major appliances, furniture, linens, china, kitchenware</i></p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes. Describe.....</p>		
<p>Furniture, rugs, linens, and kitchen items with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451</p>		<p><u>\$2,270.00</u></p>

<p>7. Electronics <i>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games</i></p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes. Describe.....</p>	
<p>Television, stereo, camera, telephone, computer and similar electronic goods with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451</p>	
<p><u>\$1,000.00</u></p>	

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**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

Artwork, books, audio and video media, coins, stamps memorabilia and similar collectable goods with no single item worth more than \$650,  
Value Basis: Thrift store or garage sale value,  
Location: 629 Jacobs St, Marysville CA 95901-4451

\$245.00

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

Sports, bicycle, camping, fishing, exercise, photographic, and similar sports and hobby equipment with no single item worth more than \$650,  
Value Basis: Thrift store or garage sale value,  
Location: 629 Jacobs St, Marysville CA 95901-4451

\$1,350.00

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☒ Yes. Describe.....

Personal shotgun, rifle, revolver, pistol, and relevant firearms accessories and supplies for hunting, competition, and personal protection with no single item worth more than \$1080.00,  
Value Basis: Current editions of Fjestad's Blue Book of Gun Values, Lee's Standard Catalog of Firearms, Official Gun Digest Book of Guns & Prices, online auctions, and personal knowledge of firearm value,  
Location: 629 Jacobs St, Marysville CA 95901-4451

\$5,629.00

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

Common wearing apparel for Debtor 1, Debtor 2, plus three dependents,  
Value Basis: Thrift store or garage sale value,  
Location: 629 Jacobs St, Marysville CA 95901-4451

\$600.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe.....

Jewelry with no single item valued more than \$650,  
Value Basis: Thrift store or garage sale value,  
Location: 629 Jacobs St, Marysville CA 95901-4451

\$1,940.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No☒ Yes. Describe.....

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AKC Registered Female Beagle Age 10+, Mixed breed cattle dog, Age 14+.	\$300.00
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14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No  
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$13,334.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No  
☒ Yes.....

Cash	\$50.00
------	---------

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes.....

Institution name:

17.1. Checking	Account Ending: 1037, Location: US Bank	\$0.30
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17.2. Checking	Account Ending: 6276, Location: Tri Counties Bank	\$500.00
----------------	--	----------

17.3. Checking	Account Ending: 90-5, Location: Sierra Central Credit Union	\$76.07
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17.4. Other financial account	Account Ending 3983, Location: Customers Bank, Higher One	\$1.92
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17.5. Savings	Account Ending: 90-0, Location: Sierra Central Credit Union	\$7.08
---------------	--	--------

17.6. Savings	Account Ending: 90-6, Location: Sierra Central Credit Union	\$15.00
---------------	--	---------

17.7. Savings	Account Ending: 6306, Location: Tri Counties Bank	\$500.00
---------------	--	----------

17.8. Savings	Business Account, Account Ending: 7098, Location: Tri Counties Bank	\$30.00
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**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No

☒ Yes.....

Institution or issuer name:

Brokerage Account Ending 2096,  
Location: Scottrade

\$18.98

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

IRA

Account Ending: 0428,  
Location: Scottrade

\$0.00

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☒ Yes. ....

Institution name or individual:

Homeowner Tax and  
Insurance Escrow

Account Ending: 9334,  
LoanDepot.com, LLC

\$1,772.31

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

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☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

Universal/Whole Life Insurance,  
Location: Farmers New World Life  
Insurance Company,  
Policy Number: 008052220U,  
Insured: Debtor's Son,  
Beneficiary Amount: \$ 50,000.00,  
Cash Surrender Value: \$ 2,767.88

Andrew J Anderson

\$2,767.88

Term Life Insurance,  
Location: Minnesota Life,  
Policy Number: 2583840W,  
Insured: Debtor 1,  
Beneficiary Amount: \$ 250,000.00,  
Cash Surrender Value: \$ 0.00

Debtor 2

\$0.00

Term Life Insurance,  
Location: Chesapeake Life,  
Policy Number: 08575614653,  
Insured: Debtor,  
Beneficiary Amount: \$ 00,000.00,  
Cash Surrender Value: \$ 00,000.00

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

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Debtor 2 Kimberly Dawn Anderson

Case number (if known) \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$5,739.54

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		\$179,281.00
56. Part 2: Total vehicles, line 5 .....	\$29,456.50	
57. Part 3: Total personal and household items, line 15 .....	\$13,334.00	
58. Part 4: Total financial assets, line 36 .....	\$5,739.54	
59. Part 5: Total business-related property, line 45 .....	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52 .....	\$0.00	
61. Part 7: Total other property not listed, line 54 .....	+	\$0.00
62. Total personal property. Add lines 56 through 61...	\$48,530.04	Copy personal property total \$48,530.04
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....		\$227,811.04

**Fill in this information to identify your case:**

Debtor 1	Andrew James Anderson		
	First Name	Middle Name	Last Name
Debtor 2	Kimberly Dawn Anderson		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
629 Jacobs St Marysville, CA 95901-4451 Parcel Number: 008-311-018-000 Line from <i>Schedule A/B</i> : 1.1	\$179,281.00	<input checked="" type="checkbox"/> \$72,182.46 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
1999 Ford F-250 262,000 miles VIN: 1FTNX21F7XEC05344 Line from <i>Schedule A/B</i> : 3.1	\$2,607.00	<input checked="" type="checkbox"/> \$2,607.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
2005 Mazda Six i Sedan 4D 112,000 miles VIN: 1 YVHP84C555M19547 Line from <i>Schedule A/B</i> : 3.2	\$3,182.00	<input checked="" type="checkbox"/> \$2,609.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
1993 Toyota Xtra Cab 216,000 miles VIN: JT4VN13D9P5109808 Line from <i>Schedule A/B</i> : 3.3	\$927.50	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2005 Sea Eagle Inflatable 12.6 SSR HIN: LES840071505 Line from <i>Schedule A/B</i> : 4.1	\$500.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010

Filed 04/29/16

Case 16-22780

Doc 1

4/28/16 2:56PM

Debtor 1 Andrew James Anderson  
 Debtor 2 Kimberly Dawn Anderson

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2013 Jay Flight by Jayco Camping Trailer VIN: 1UJ8J0BKXD78P0114 Line from Schedule A/B: 4.2	\$15,695.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2005 Mercury 15ML, Two Stroke, Outboard motor Line from Schedule A/B: 4.3	\$845.00	<input checked="" type="checkbox"/> \$240.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2006 C&B Quality Trailer Works Dump hauler trailer, 6' x 10' Line from Schedule A/B: 4.4	\$2,000.00	<input checked="" type="checkbox"/> \$1,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
2005 Mirage Ent. Enclosed cargo trailer, 6' x 10' Line from Schedule A/B: 4.5	\$1,800.00	<input checked="" type="checkbox"/> \$1,700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
2005 C&B Quality Trailer Works Flatbed trailer, 7' x 18' Line from Schedule A/B: 4.6	\$1,800.00	<input checked="" type="checkbox"/> \$1,700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
Home built utility trailer, 5' x 8' Line from Schedule A/B: 4.7	\$100.00	<input checked="" type="checkbox"/> \$93.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
Furniture, rugs, linens, and kitchen items with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 6.1	\$2,270.00	<input checked="" type="checkbox"/> \$2,270.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Television, stereo, camera, telephone, computer and similar electronic goods with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 7.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Artwork, books, audio and video media, coins, stamps memorabilia and similar collectable goods with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 8.1	\$245.00	<input checked="" type="checkbox"/> \$245.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Filed 04/29/16

Case 16-22780

Doc 1

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Debtor 1 Andrew James Anderson  
 Debtor 2 Kimberly Dawn Anderson

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Sports, bicycle, camping, fishing, exercise, photographic, and similar sports and hobby equipment with no single item worth more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 9.1	\$1,350.00	<input checked="" type="checkbox"/> \$1,350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Personal shotgun, rifle, revolver, pistol, and relevant firearms accessories and supplies with no single item worth more than \$1080.00 Line from Schedule A/B: 10.1	\$5,629.00	<input checked="" type="checkbox"/> \$5,629.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Common wearing apparel for Debtor 1, Debtor 2, plus three dependents, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 11.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Jewelry with no single item valued more than \$650, Value Basis: Thrift store or garage sale value, Location: 629 Jacobs St, Marysville CA 95901-4451 Line from Schedule A/B: 12.1	\$1,940.00	<input checked="" type="checkbox"/> \$1,940.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
AKC Registered Female Beagle Age 10+, Mixed breed cattle dog, Age 14+. Line from Schedule A/B: 13.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Cash Line from Schedule A/B: 16.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 706.050
Checking: Account Ending: 1037, Location: US Bank Line from Schedule A/B: 17.1	\$0.30	<input checked="" type="checkbox"/> \$0.30 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 706.050
Checking: Account Ending: 6276, Location: Tri Counties Bank Line from Schedule A/B: 17.2	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Checking: Account Ending: 90-5, Location: Sierra Central Credit Union Line from Schedule A/B: 17.3	\$76.07	<input checked="" type="checkbox"/> \$76.07 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070

Filed 04/29/16

Case 16-22780

Doc 1  
4/28/16 2:56PM

Debtor 1 Andrew James Anderson  
Debtor 2 Kimberly Dawn Anderson

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Other financial account: Account Ending 3983, Location: Customers Bank, Higher One Line from Schedule A/B: 17.4	\$1.92	<input checked="" type="checkbox"/> \$1.92 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Savings: Account Ending: 90-0, Location: Sierra Central Credit Union Line from Schedule A/B: 17.5	\$7.08	<input checked="" type="checkbox"/> \$7.08 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Savings: Account Ending: 90-6, Location: Sierra Central Credit Union Line from Schedule A/B: 17.6	\$15.00	<input checked="" type="checkbox"/> \$15.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Savings: Account Ending: 6306, Location: Tri Counties Bank Line from Schedule A/B: 17.7	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Savings: Business Account, Account Ending: 7098, Location: Tri Counties Bank Line from Schedule A/B: 17.8	\$30.00	<input checked="" type="checkbox"/> \$30.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Brokerage Account Ending 2096, Location: Scottrade Line from Schedule A/B: 18.1	\$18.98	<input checked="" type="checkbox"/> \$18.98 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 706.050
IRA: Account Ending: 0428, Location: Scottrade Line from Schedule A/B: 21.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. §§ 704.115(a)(3), (b), (e)
Homeowner Tax and Insurance Escrow: Account Ending: 9334, LoanDepot.com, LLC Line from Schedule A/B: 22.1	\$1,772.31	<input checked="" type="checkbox"/> \$1,772.31 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.210
Universal/Whole Life Insurance, Location: Farmers New World Life Insurance Company Line from Schedule A/B: 31.1	\$2,767.88	<input checked="" type="checkbox"/> \$2,767.88 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100
Term Life Insurance, Location: Minnesota Life Line from Schedule A/B: 31.2	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100
Location: Chesapeake Life, Policy Number: 08575614653 Line from Schedule A/B: 31.3	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100

Filed 04/29/16

Case 16-22780

Doc 1

4/28/16 2:56PM

Debtor 1 Andrew James Anderson

Debtor 2 Kimberly Dawn Anderson

Case number (if known) \_\_\_\_\_

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes



Exhibit “B”

EJ-001

2016-001617

02/11/2016 03:02 PM Page 1 of 2

Total Fee: \$24.00

Recorded in Official Records  
County of Yuba State of CA  
Terry A. Hansen  
County Clerk and Recorder



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):

After recording, return to:  
KELLY SMITH

SBN: 276830

WAGGOMAN &amp; SMITH, A PROFESSIONAL LAW

1215 PLUMAS STREET, SUITE 1800

YUBA CITY, CA 95991

TEL NO.: (530) 743-3036

FAX NO. (optional): (530) 743-3036

E-MAIL ADDRESS (Optional):

☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF YUBA

STREET ADDRESS: 215 Fifth Street, Suite 200

MAILING ADDRESS: 215 Fifth Street, Suite 200

CITY AND ZIP CODE: Marysville, 95901

BRANCH NAME: Main Courthouse

INVOLUNTARY LIEN  
NOTICE SENT  
G C 27297.5

FOR RECORDER'S USE ONLY

PLAINTIFF: Sierra Central Credit Union

DEFENDANT: Andrew J. Anderson

CASE NUMBER:

CVG15-0237

**ABSTRACT OF JUDGMENT—CIVIL  
AND SMALL CLAIMS**

☐ Amended

FOR COURT USE ONLY

1. The ☒ judgment creditor ☐ assignee of record  
applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

ANDREW J. ANDERSON  
629 JACOBS STREET  
MARYSVILLE, CA 95901

b. Driver's license no. [last 4 digits] and state: 7995

☐ Unknown

c. Social security no. [last 4 digits]: 3585

☐ Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

ANDREW J. ANDERSON, 629 JACOBS STREET, MARYSVILLE, CA 95901

2. ☐ Information on additional judgment debtors is  
shown on page 2.

4. ☐ Information on additional judgment creditors is  
shown on page 2.

3. Judgment creditor (name and address):  
SIERRA CENTRAL CREDIT UNION

1351 HARTER PARKWAY

YUBA CITY, CA 95993

Date: 1-22-16

KELLY SMITH

(TYPE OR PRINT NAME)

a. Date:

b. Instrument No.:

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
\$ 4,850.59

10. ☐ An ☐ execution lien ☐ attachment lien  
is endorsed on the judgment as follows:

7. All judgment creditors and debtors are listed on this abstract.

a. Amount: \$

8. a. Judgment entered on (date):

b. In favor of (name and address):

b. Renewal entered on (date):

9. ☐ This judgment is an installment judgment.

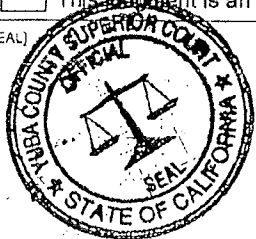
11. A stay of enforcement has

a. ☒ not been ordered by the court.b. ☐ been ordered by the court effective until (date):

12. a. ☒ I certify that this is a true and correct abstract of  
the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.

(SEAL)



This abstract issued on (date):

JAN 27 2016

Clerk, by

H. STEPHEN KONIG

Deputy

2/2

PLAINTIFF: Sierra Central Credit Union DEFENDANT: Andrew J. Anderson	COURT CASE NO.: CVG15-0237
---	-------------------------------

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (*name and address*):

14. Judgment creditor (*name and address*):

15. ☐ Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

17. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

18. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

19. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

20. ☐ Continued on Attachment 20.